

**VICTORIA L. FRAZIER  
P.O. BOX 3125  
STAFFORD, VA 22555-3125**

February 2, 2011

Equifax Information Services  
P. O. Box 740241  
Atlanta, GA 30374

Trans Union, LLC.  
P. O. Box 200  
Chester, PA 19022

Experian Information Solutions  
P. O. Box 2104  
Allen, Texas 75013

RE: Victoria L. Frazier  
P.O. Box 3125  
Stafford, VA 22555-3125  
SSN: 230-21-7096  
Date of Birth: July 25, 1965

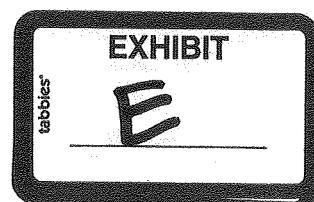
Gentlemen:

My attorney provided me this letter to send you in order that I may make my dispute under the Fair Credit Reporting Act. I am disputing the following inaccurate information you are reporting within my credit file. I do not have an account with Litton Loan Servicing. These are not mine:

- Litton Loan Servicing – Conventional Real Estate Loan – Opened 6/2006 – Past Due \$72,946.00 – Foreclosure proceeding started

I have not signed a mortgage note, nor have I taken out any type of credit with Litton Loan Servicing. These accounts are solely in my husband's name. You can verify this with Litton. In addition, if you would like a copy of the actual note, I can send a copy to you. I do not owe these debts – these accounts do not belong to me.

Please immediately remove this negative account information from my credit report. Please forward this letter and the attachments to the creditors listed above and ask that they verify that what I have said is accurate. In addition, please request that the creditors above send you a copy of the application or any other supporting documents to prove that I owe these debts and/or paid late.



I demand that you investigate my credit file and delete the inaccurate information that I have noted above. When you have completed your investigation, please send me a copy of my credit report that shows the exact information that you would give to someone who was considering me for a loan. Please also send a corrected report to each company that you previously provided a report since January 1, 2009.

Please forward a copy of this letter to your customers when you convey my disputes. If you are not willing to do so, please immediately provide me the names, addresses, and telephone numbers of the people you deal with at these companies so that I can send them a dispute myself.

Also, please call me immediately if you need or will accept additional information to support my disputes. My phone number is (703) 519-3520.

Before you continue to report any further information regarding this matter, please contact me at the above address in order that I may supply you with any other information that you may find helpful. Also, you may call me immediately if you need or will accept additional information to support my disputes.

Very truly yours,

*Victoria L. Frazier*

Victoria L. Frazier

STATE OF VIRGINIA

CITY OF Fairfax, to-wit:

Subscribed to and sworn before me this 2nd day of February, 2011.

*[Signature]*  
NOTARY PUBLIC

My Commission Expires: 03-11-2011

Notary Registration No: 7118445

